



## PRIVACY POLICY

Dear Friends and Clients:

A federal "Privacy Act" requires that all businesses having access to non-public personal information communicate to their constituencies their policy regarding the use and security of such information. Your personal privacy is important to FAI Wealth Management® and our employees. We'd like to share with you our policy regarding the collection, use, retention and security of non-public personal information.

We collect non-public personal information about you from the following sources:

- Information that you provide regarding your personal finances and health to the extent that it is needed for the financial planning process.
- Information we receive from you on applications or other forms as well as information about your transactions that we obtain from you during the investment planning and management process.

We do not disclose any non-public information about our clients to anyone, except as required by law or as necessary to provide our services to you. Examples of such disclosures include sharing with companies that work with us to provide you service, such as Charles Schwab. All such companies act on our behalf, are contractually obligated to keep the information that we provide to them confidential and use the information only to provide the services that we have asked them to perform for you and us. Federal securities regulators may review our company records and your personal records as permitted by law.

On occasion we may need to discuss issues with other professionals that are employed by you, for example, your accountant, attorney or former brokers or investment firms. We will ask your permission before we do this.

We restrict access to non-public information about you to those employees who need to know that information and we maintain physical and procedural safeguards to protect your non-public personal information. All employees have committed to our privacy policy in writing.

In addition to our Privacy Policy, please see attached important disclosure information for users of the FAI Website.

Please call us if you have any questions.

Lyn A. Dippel  
President & CEO  
January 2019



## **Important Disclosure Information for FAI Website Users**

### **What information do we collect?**

We collect information from you when you register on our site, fill out a form, or subscribe to our newsletter.

When requesting service or registering on our site, as appropriate, you may be asked to enter your: name, e-mail address or phone number. You may, however, visit our site anonymously.

We also gather certain information automatically such as your browser type, referring or exit pages, the files viewed on our site (e.g., HTML pages, graphics, etc.), operating system, date/time stamp, and clickstream data to analyze trends in the aggregate and administer the site. We use analytical software to help us understand this information. This software sends information to its licensor. Other sites and companies may also use this software. As a result, the licensor may collect information that, when aggregated by them, allows them to identify you individually. We have no responsibility for this collection and use.

### **What do we use your information for?**

Any of the information we collect from you may be used in one of the following ways:

- To personalize your experience
  - (your information helps us to better respond to your individual needs)
- To improve our website
  - (we continually strive to improve our website offerings based on the information and feedback we receive from you)
- To improve customer service
  - (your information helps us to more effectively respond to your customer service requests and support needs)

### **How do we protect your information?**

We implement a variety of security measures to maintain the safety of your personal information when you enter, submit, or access your personal information. Our website is monitored daily for both malware and brute force attacks, and we are continuously scanning to detect potential vulnerabilities or compromises to our website.

We offer the use of a secure server. All supplied sensitive information is transmitted via Secure Socket Layer (SSL) technology and encrypted.

**Do we use cookies?**

Yes. Cookies are small files that a site or its service provider transfers to your computer hard drive through your Web browser, if you allow, that enables the sites or service providers systems to recognize your browser and capture and retain certain information.

We use cookies to compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future. We use cookies in our implementation of software including Google Analytics, Google Ads, Facebook Ads, and similar tools that provide anonymized information about visitors to our website.

**Do we disclose any information to outside parties?**

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information. This does not include trusted third parties who assist us in operating our website, conducting our business, or servicing you, so long as those parties agree to keep this information confidential. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or others rights, property, or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

**Online Privacy Policy Only**

This online privacy policy applies only to information collected through our website and not to information collected offline.

**Your Consent**

By using our site, you consent to our privacy policy.

**Changes to our Privacy Policy**

If we decide to change our privacy policy, we will post those changes on this page.

**Contacting Us**

If there are any questions regarding this privacy policy please contact us.